

Northern District Of Ohio
US Bankruptcy Court
455 Federal Bldg
2 South Main Street
Akron, OH 44308
Case No. 04-53420-mss

In re:

Kellie J Clayton
725 Pine Knolls Dr
Apt 3
Akron, OH 44310

Social Security No.:

xxx-xx-2780

**DISCHARGE OF DEBTOR
IN A CHAPTER 7 CASE**

It appearing that the debtor is entitled to a discharge, **it is ordered:** The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: October 27, 2004
Form ohnb234

/s/ Marilyn Shea-Stonum
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

*** The Discharge Order is a very important document, Please keep a copy of it in your records ***

Collection of Discharge Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. (In a case involving community property:) There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Discrimination Prohibited

Employers are prohibited from discriminating against you because you filed Bankruptcy. Similarly, a professional license or driver's license may not be revoked, suspended or denied because you filed bankruptcy.

Debts That are Discharged

The chapter 7 discharge order eliminated a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Enterprise Systems Incorporated
11487 Sunset Hills Road
Reston, Virginia 20190-5234

CERTIFICATE OF SERVICE

District/off: 0647-5
Case: 04-53420

User: ltabe
Form ID: 234

Page 1 of 1
Total Served: 36

Date Rcvd: Oct 27, 2004

The following entities were served by first class mail on Oct 29, 2004.

db +Kellie J Clayton, 725 Pine Knolls Dr, Apt 3, Akron, OH 44310-3901
aty +Kathryn A. Belfance, Kathryn A. Belfance & Associates, L.L.C., One Cascade Plaza, Suite 2100,
Akron, OH 44308-1134
aty +Trent A Binger, 1531 Center Ave, Cuyahoga Falls, OH 44221-3627
tr +Kathryn A Belfance, 1 Cascade Plaza, Suite 2100, Akron, OH 44308-1134
13352311 +Allied Interstate, 435 Ford Rd Ste 800, Minneapolis, MN 55426-1096
13352312 +American Cash Exchange, 1544 S Hawkins Ave, Akron, OH 44320-4055
13352313 +Aspire, PO Box 105555, Atlanta, GA 30348-5555
13352314 +Bachtel & Associates, PO Box 187, Tallmadge, OH 44278-0187
13352315 CCB Credit Services, PO Box 272, Springfield, IL 62705-0272
13352318 +CHMCA Physician Billing, 326 Locust St Ste 200, Akron, OH 44302-1801
13352316 +Certegy Payment Recovery Serv, 11601 Roosevelt Blvd, Saint Petersburg, FL 33716-2202
13352317 Children's Hospital, PO Box 1750, Akron, OH 44309-1750
13352319 Directv, PO Box 6414, Carol Stream, IL 60197-6414
13352320 +Dominion Credit Union, PO Box 26646, Richmond, VA 23261-6646
13352321 +Family Video, 2130 Eastwood Ave, Akron, OH 44305-2146
13352322 +First Premiere Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4824
13352323 +Household Bank, 841 Seahawk Circle, Virginia Beach, VA 23452-7809
13352324 +Joseph L Kloss MD, 185 W Cedar St Ste B9, Akron, OH 44307-2449
13352325 +Joseph R Harrison, 310 N Cleveland Massillon Rd, Akron, OH 44333-9302
13352326 Kmart Recovery Services, PO Box 8130, Palatine, IL 60078-8130
13352328 LCA Collections, PO Box 2240, Burlington, NC 27216-2240
13352327 LabCorp, PO Box 2240, Burlington, NC 27216-2240
13352329 +Marie Stauffer-Rossie, 275 Graham Rd, Suite 9, Cuyahoga Falls, OH 44223-2259
13352331 +NCO Financial Services, PO Box 41457, Philadelphia, PA 19101-1457
13352330 +National City Bank, 181 Massillon Rd, Akron, OH 44312-1022
13352332 Ohio Edison, PO Box 3637, Akron, OH 44309-3637
13352333 Paragon Health Associates, PO Box 75769, Cleveland, OH 44101-4755
13352334 +Payday Cash Advance, 1220 Brittain Rd, Akron, OH 44305-1051
13352335 Reproductive Gynecology Inc, 95 Arch St #250, Akron, OH 44304-1496
13352336 +Rio Resources, 13170-B Central Ave SE PMB #266, Albuquerque, NM 87123-5588
13352337 Rossman & Co, 3592 Corporate Dr, Columbus, OH 43231-4978
13352338 +SBC, Bill Payment Center, Saginaw, MI 48663-0001
13352339 +The University of Akron, Office of Student Financials, PO Box 2260, Akron, OH 44309-2260
13352340 +Time Warner Cable, 1655 Brittain Rd, Akron, OH 44310-2795
13352341 +Visiting Nurse Service, #1 Home Care Place, Akron, OH 44320-3999
13352342 +Woodbine Management, 2300 E Market St, Akron, OH 44312-1410

The following entities were served by electronic transmission on Oct 28, 2004 and receipt of the transmission was confirmed on:

13352323 +EDI: HFC.COM Oct 28 2004 03:07:00 Household Bank, 841 Seahawk Circle,
Virginia Beach, VA 23452-7809

TOTAL: 1

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 29, 2004

Signature:

